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EMPLOYEES' BOOKLET

on

THE UNEMPLOYMENT INSURANCE ACT

Unemployment Insurance is a plan adopted by the Dominion Government to ensure working men and women a weekly benefit for a certain period if they become unemployed through no fault of their own.

An Unemployment Insurance Fund is created under the Act, from contributions by employees and employers. The Government makes a grant of one-fifth of the total contributions made by employees and employers, and also defrays the cost of administration. The insurance fund is held in trust by the Government and is available for payment of benefit rights to eligible persons.

The Unemployment Insurance Act also provides for a national system of Employment Offices. The local offices of the system will be called Employment and Claims Offices and will give service to employees and employers by referring workers to positions and by handling unemployment insurance business.

The Unemployment Insurance Act affects you and this booklet answers some of the questions in which you will be interested.

Issued by

The Unemployment Insurance Commission

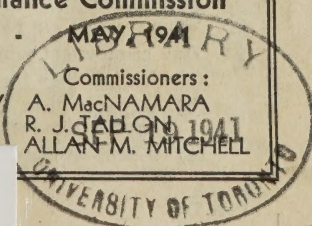
OTTAWA, CANADA

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Minister of Labour

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Q. 1—Am I Insured? What is an insurable job?

A.—You shall be insured if you are employed in Canada at a rate not exceeding \$2,000 in a year and if you are not in an occupation which is excluded by the Act. A list of occupations not covered is as follows:—

Excepted or Non-Insurable Employments

1. Agriculture, horticulture and forestry.
2. Fishing.
3. Lumbering and logging, exclusive of wood-processing mills and plants reasonably continuous in operation.
4. Hunting and trapping.
5. Transportation by water or by air, and stevedoring.
6. Domestic service in a private home.
7. Employment in a hospital or charitable institution not carried on for gain.
8. Professional nursing for the sick or as a nurse-probationer.
9. Teaching, including teachers of music and dancing.
10. Members of the armed forces or policemen in the public service.
11. Service in the Government of Canada unless brought in by special rulings.
12. Service in a government of any province unless the government of a province agrees to you being insured.
13. Service under any municipal authority if said authority certifies that employment is permanent in character.
14. Agents paid by commission, or fees, or share of profits, if this is not the main means of livelihood and if the employee is not under a contract of service giving the employer control over how and when the service shall be performed.
15. At a rate of remuneration exceeding \$2,000 in a year. (By agreement all tradesmen employed in the building construction industry are to be insured).
16. Casual employment, otherwise than for the employer's regular business.
17. Subsidiary employment, not the main means of livelihood.
18. When the employed person is in the service of his or her husband or wife.
19. Where no wages are paid and the employee is the child of the employer.
20. Where wages are paid for playing any game.
21. Any employment where ordinarily employed
 - (a) for less than four hours a day, or
 - (b) by more than one employer but less than four hours a day for any one of them, or
 - (c) if only available for employment in insurable employment for not more than two days in any week.

Q. 2—Is Unemployment Insurance compulsory?

A.—Yes.

Q. 3—How will I be registered as an Insured Person?

A.—Shortly before contributions start it is the duty of your employer to register you and deliver to you a form certifying that he has registered you and has assigned to you an Insurance Book in which are to be recorded contributions on your behalf.

Q. 4—Am I interested in seeing that I am registered?

A.—Yes; it is necessary that you be registered and that an Insurance Book be assigned to you. Each book is numbered. The number will also appear on the notification form which your employer will give you and the number is your permanent identification for insurance purposes. You should check to see that your name is properly spelled and that you are registered in accordance with your registration certificate issued under the National Registration Regulations.

Q. 5—After the first registration, if an employee has not been in insured employment, how does he register?

A.—If a person is beginning work for the first time in an insurable job, he or his employer shall register and obtain an Insurance Book from the nearest Employment and Claims Office.

Q. 6—Who keeps the Insurance Book?

A.—Your employer keeps it while you are working for him because it is his duty to record in your Insurance Book the contributions towards the fund made for each pay period.

Q. 7—How are contributions paid and recorded in the Insurance Book?

A.—Your employer either buys Unemployment Insurance Stamps at the Post Office, or pays the Post Office for the privilege of using a metering device. In either case, (unless other arrangements are approved by the Commission) he records the amount of the combined contribution made by both employee and employer in the book by affixing stamps or using the metering device.

Q. 8—How am I to know what contributions are being recorded in my Insurance Book?

A.—You have the right to check your book at a time convenient to your employer but not more frequently than twice a month.

Q. 9—What contributions are made and what deductions are made from wages?

A.—A table showing contributions to be made by both you and your employer is shown on Page Eight. Your contribution will be deducted from your pay.

Q. 10—What contribution does the Dominion Government pay?

A.—The Dominion Government adds one-fifth of the amount contributed by you and your employer and also pays the cost of administration of Unemployment Insurance and operation of the Employment Service.

Q. 11—What must I do if I am laid off, or lose my job?

A.—Get your Insurance Book from your employer. Take the book to your nearest Employment and Claims Office and register for a job. If a suitable job is not available, you may tell the officer that you wish to apply for insurance benefits, providing you have qualified.

Q. 12—If the employment office finds a job for me, must I take it?

A.—Yes; If you refuse a suitable job—that is, a job you are fitted to do, under conditions that you can be reasonably expected to meet—then you are not entitled to benefits.

Q. 13—How much are my benefits?

A.—It depends on how much you have been contributing. The table on Page Eight shows the approximate amount of weekly benefit you will receive. The actual amount of your weekly benefit is based on **the average** of the contributions which you made within the previous two years multiplied by 34 if you are single, and by 40 if you have a family dependent.

Q. 14—After I have qualified, when do my benefits start?

A.—You are required to show that you have been out of work for 9 days after you have registered at the local Employment and Claims Office and that you have not refused a suitable job. After these 9 days have passed, your benefit days start and payments will be made at regular intervals.

Q. 15—Are there any exceptions to the above rule?

A.—Yes. You cannot get benefits for the first day you are out of work in any week unless you are out of a job for the whole of that week, or unless you have been unemployed steadily for at least one week previous. Days not normally included in your working week, such as holidays and Sundays, cannot be counted as "waiting days", that is, days of unemployment between the time of registration and the first benefit day. Nor are you considered to be unemployed if you continue to earn more than one dollar a day and the job which brings you that money could ordinarily have been carried on in addition to your usual employment and outside regular working hours.

Q. 16—How long are the benefits paid to me?

A.—You are entitled to receive insurance benefits for one-fifth the number of days on which you have made contributions during the preceding five years, less one-third the number of days on which you have drawn benefits during the preceding three years.

Q. 17—How do I get my benefits?

A.—Full information will be given you as to how and when your benefits will be paid at the time you apply for them.

Q. 18—Are there any restrictions which might make me ineligible for benefits?

A.—Yes. There are several, for example :—

- (1) No benefits will be paid to you unless contributions have been made for at least 180 days within the two years preceding the day on which your claim for benefit is made.
- (2) You cannot draw benefits unless you are capable of, and available for, work but unable to get suitable employment. For example, benefits are not payable during periods of illness.

- (3) Workers earning less than 90c daily, or under the age of 16, do not draw benefits. See table on Page Eight.
- (4) You must be unemployed on each day for which you claim benefits.
- 5) You are not eligible for benefits if you refuse, without good reason, to attend any training course which the Unemployment Insurance Commission may ask you to take.
- (6) In each case, after you have drawn your full limit of benefits, you must again be employed for 10 weeks, or 60 days, before you are once more eligible to draw benefits.

Q. 19—What happens if I quit my job or I am dismissed?

A.—If you leave your job voluntarily without good cause or you are dismissed for misconduct, you are disqualified from receiving immediate benefits.

Q. 20—Can I obtain benefits if I am unemployed owing to a strike?

A.—Yes, but only if you prove that neither you nor any of your grade or class of workers employed at the premises prior to the stoppage of work are taking part in, financing, or directly interested in the dispute which caused the strike.

Q. 21—If work gets slack and I am working only a day or two each week, can I draw insurance benefits?

A.—Yes. First, you register at your local Employment and Claims Office. After you have proved that you have been unemployed for nine days, then you may become entitled to benefits, even though you are working part time. (See answer to Question 15).

Q. 22—If a dispute arises as to the payment or non-payment of a claim, who decides the question?

A.—Your claim for benefit is reviewed by the Insurance Officer in your district and may be allowed or disallowed by him, except that if there is a question of disallowing a claim on the grounds of participation in a labour dispute, dismissal for misconduct, or quitting a job, the claim goes to a Court of Referees for decision.

Q. 23—What is a Court of Referees?

A.—A Court of Referees shall consist of one or more members chosen to represent employers, with an equal number of members chosen to represent insured persons, and a chairman appointed by the Government.

Q. 24—Must I abide by the decision of the Court of Referees?

A.—No. You have the right of appeal to the Umpire, whose decision is final.

Q. 25—May I leave home while receiving benefits?

A.—Yes, for short periods if you leave your address and always hold yourself ready to accept work on short notice.

Q. 26—If I move from one district to another, what do I have to do?

A.—If you are moving from one job to another, give your Insurance Book to your new employer the day you start on your new job. If you are unemployed and moving to a new area in the hope of finding a job, before you go you must tell your local Employment and Claims Office what you intend to do. Then, as soon as you arrive at your destination, you must report to the nearest Employment and Claims Office and give the officials all the information needed to have your name transferred to your new place of residence.

Q. 27—Is the employment service available to workers in non-insurable employment?

A.—Yes.

Q. 28—What happens to my insurance benefit rights if I take a job which is not insurable?

A.—Your insurance benefit rights depend on your contribution record over the past five years. The fact that you may have been employed in an uninsurable job for a short time does not disqualify you from receiving benefits which you have accumulated for years past.

Q. 29—Where may I obtain additional information?

A.—At the nearest Employment and Claims Office of the Commission, the address of which may be obtained from the local Post Master.

TABLE OF WEEKLY CONTRIBUTIONS AND BENEFITS

Class	EARNINGS IN A WEEK	WEEKLY CONTRIBUTIONS		WEEKLY BENEFITS (If in same Class for 2 years)	
		By Em- ployee	By Em- ployer	Single Person	Person with One or More Depend- ents
0	* Less than 90c daily (or under 16 years of age).....	*	27c
1	\$5.40 to \$7.49....	12c	21c	\$4.08	\$4.80
2	\$7.50 to \$9.59....	15c	25c	\$5.10	\$6.00
3	\$9.60 to \$11.99...	18c	25c	\$6.12	\$7.20
4	\$12.00 to \$14.99..	21c	25c	\$7.14	\$8.40
5	\$15.00 to \$19.99..	24c	27c	\$8.16	\$9.60
6	\$20.00 to \$25.99..	30c	27c	\$10.20	\$12.00
7	\$26.00 to \$38.49 (or under \$2,000 per annum)	<i>and under</i> 36c	27c	\$12.24	\$14.40

* While no benefits are payable to workers earning less than 90c a day, or while they are under 16 years of age, neither do such workers, themselves, contribute to the Insurance Fund. The payments made on their behalf, however, make them eligible for benefits on the basis of their complete insurance record just as soon as they become 16 years of age, or if less than half the number of the contributions made in respect of them during the one year immediately preceding a claim for benefit are at the lowest rate of contribution. (See Table above, Class O.)

In every case the daily rate of contribution and benefit is one-sixth the weekly rate.



Until an Employment and Claims Office is opened to service your district, retain your Insurance Book in your own possession if you become unemployed.